

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In re: PETER A LO RE-HEBERT	§	Case No. JKF:18-bk-14613
CATHERINE A LO RE	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

SCOTT F. WATERMAN, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 07/11/2018.
- 2) The plan was confirmed on 01/16/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 11/07/2018, 06/05/2019.
- 5) The case was dismissed on 09/18/2019.
- 6) Number of months from filing or conversion to last payment: 6.
- 7) Number of months case was pending: 14.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$47,513.37.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 3,360.00	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 3,360.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 1,750.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 230.56	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 1,980.56
Attorney fees paid and disclosed by debtor(s):	\$ 2,060.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
WELLS FARGO FINANCIAL	Uns	4,203.61	4,203.61	4,203.61	0.00	0.00
QUANTUM3 GROUP LLC AS AGENT	Uns	100.00	100.00	100.00	0.00	0.00
QUANTUM3 GROUP LLC	Uns	1,403.00	1,384.27	1,384.27	0.00	0.00
SYNCHRONY BANK	Uns	3,133.47	2,478.04	2,478.04	0.00	0.00
CITIBANK NA	Uns	0.00	4,585.87	4,585.87	0.00	0.00
CITIBANK NA	Uns	0.00	2,423.55	2,423.55	0.00	0.00
WELLS FARGO EDUCATION	Uns	10,870.77	10,987.55	10,987.55	0.00	0.00
CITIBANK NA	Uns	1,910.04	1,873.04	1,873.04	0.00	0.00
M&T BANK	Sec	149,795.85	155,110.08	13,750.56	1,264.59	0.00
PORTFOLIO RECOVERY	Uns	2,275.11	2,275.11	2,275.11	0.00	0.00
CITIBANK NA	Uns	2,185.13	2,185.13	2,185.13	0.00	0.00
SYNCHRONY BANK	Uns	2,526.41	2,129.74	2,129.74	0.00	0.00
US DEPARTMENT OF EDUCATION	Uns	58,896.71	62,154.10	62,154.10	0.00	0.00
US DEPARTMENT OF EDUCATION	Uns	58,510.34	40,397.50	40,397.50	0.00	0.00
DIANA M DIXON ESQ	Lgl	0.00	1,750.00	1,750.00	1,750.00	0.00
CARDMEMBER SERVICES	Uns	913.06	NA	NA	0.00	0.00
CARDMEMBER SERVICES CHASE	Uns	3,023.65	NA	NA	0.00	0.00
CARDMEMBER SERVICES SLATE	Uns	860.56	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CARDMEMBER SERVICES	Uns	4,473.57	NA	NA	0.00	0.00
CHILDRENS HOSPITAL OF PHILA	Uns	2,000.00	NA	NA	0.00	0.00
FIRSTMARK SERVICES	Uns	7,078.79	NA	NA	0.00	0.00
LEHIGH VALLEY HEALTH	Uns	4,010.00	NA	NA	0.00	0.00
LEHIGH VALLEY HOSPITAL	Uns	460.00	NA	NA	0.00	0.00
LEHIGH VALLEY PHYSICIAN	Uns	1,039.47	NA	NA	0.00	0.00
NAVIENT	Uns	37,000.00	NA	NA	0.00	0.00
NELNET LOAN SERVICES	Uns	38,643.37	NA	NA	0.00	0.00
PENN CREDIT	Uns	3,550.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Uns	38.82	NA	NA	0.00	0.00
ST. CHRISTOPHERS HOSPITAL FOR	Uns	1,081.79	NA	NA	0.00	0.00
SYNCHRONY BANK AMAZON	Uns	3,308.32	NA	NA	0.00	0.00
VALLEY PROSTHETICS AND	Uns	752.94	NA	NA	0.00	0.00
WILLS EYE HOSPITAL	Uns	3,472.00	NA	NA	0.00	0.00
WILLS EYE OPHTHALMOLOGY	Uns	149.67	NA	NA	0.00	0.00
WELLS FARGO	Sec	1,718.04	1,416.00	1,416.00	114.85	0.00
WELLS FARGO	Uns	0.00	302.04	302.04	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 13,750.56	\$ 1,264.59	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 1,416.00	\$ 114.85	\$ 0.00
TOTAL SECURED:	\$ 15,166.56	\$ 1,379.44	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 137,479.55	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 1,980.56	
Disbursements to Creditors	\$ 1,379.44	
TOTAL DISBURSEMENTS:		\$ 3,360.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 09/24/2019

By: /s/ Scott F. Waterman, Esq.
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.